RENUMBERED CLAIMS

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A computer-implemented method performed for a financial institution having system resources for posting transactions to accounts, comprising:

a) receiving at a computerized system transactions related to a plurality of the accounts;

b) in response to receiving the transactions, the computerized system:

b1) assigning a lower priority to any of the received transactions that are ready for posting relative to any of the received transactions that are of a second type of transactions;

b2) processing, with the system resources, the second type of transactions into transactions that are ready for posting at a higher priority than the ready-for-posting transactions; and

b3) posting the ready-for-posting transactions, including the second type of transactions that are processed into ready-for-posting messages, in real time to the accounts when the system resources are available;

c) ~~providing an ability for the posting of the ready-for-posting transactions to occur in real-time and be interspersed~~ wherein the posting step is interspersable with the processing of the second type of transactions; and

d) wherein the posting of the ready-for-posting transactions comprises:

d1) at a first instance, identifying any of the ready-for-posting transactions that are

related to a first one of the accounts and have an effective transaction date within a

predetermined first time period;

d2) first calculating a first new balance for the first account based on the ready-

for-posting transactions identified at the first instance;

d3) at a second instance subsequent to the first instance, identifying a first new

one of the ready-for-posting transactions that is related to the first account and also has an

effective transaction date within the predetermined first time period;

d4) second calculating a second new balance for the first account by re-calculating

the first new balance with the first new ready-for-posting message included in the re-

calculating; and

d5) generating an automatic adjustment, based on the effective transaction date of

the first new ready-for-posting message relative to the effective transaction dates of the

ready-for-posting transactions identified at the first instance, when there is a difference

between the first and second calculating;

d6) first updating the first account based on the first calculating, the second

calculating, and the automatic adjustment by updating a plurality of existing balances

associated with the first account by at least:

d61) updating a first one of the existing balances based on the first

calculating, the second calculating, and the automatic adjustment; and

d62) updating a second one of the existing balances based on a

contribution of the updated first balance; and

d63) updating a third one of the existing balances based on a contribution

of the updated second existing balance and

d7) scheduling a next action on the first account by:

d71) performing in real time the next action on the first account upon

identifying a second new ready-for-posting transaction that is related to the first

account, wherein the second new ready-for-posting transaction is identified prior

to an expiration of a predetermined second time period subsequent to the first

updating; and

d72) performing in real time the next action on the first account upon the

expiration of the predetermined second time period subsequent to the first

updating, wherein the expiration is reached prior to the second new-ready-for-

posting transaction being identified;

d8) repeating the scheduling the next updating of the first account for updates of

the first account subsequent to the second updating.

2. (Previously Presented) The computer-implemented method as set forth in claim 1,

wherein the second type of transactions comprise[s] an authorization request.

3. (Previously Presented) The computer-implemented method as set forth in claim 1,

wherein the ready-for-posting transactions are approved charges to the accounts.

4. (Previously Presented) The computer-implemented method as set forth in claim 1, wherein the accounts comprise credit accounts.

5. (Previously Presented) The computer-implemented method as set forth in claim 1, wherein the receiving of the transactions at the computerized system comprises receiving the transactions at a plurality of times throughout a day.

6. (Previously Presented) The computer-implemented method as set forth in claim 1, wherein the receiving of the transactions at the computerized system comprises receiving a group of the transactions at one time.

7. – 13. (Canceled).

14. (Previously Presented) The computer-implemented method as set forth in claim 1, wherein the automatic adjustment comprises a calculated interest for the first account[s].

15. (Previously Presented) The computer-implemented method as set forth in claim 1, wherein the automatic adjustment comprises a calculated fee for the first account[s].

16. (Canceled).

17. (Previously Presented) The computer-implemented method as set forth in claim 1, wherein the receiving at the computerized system comprises receiving at the computerize system of the financial institution.

18. (Previously Presented) The computer-implemented method as set forth in claim 1, wherein the receiving at the computerized system comprises receiving at the computerized system the transactions on behalf of the financial institution.

19. (Canceled).

20. (Previously Presented) The computer-implemented method of claim 1, wherein the generating an automatic adjustment comprises:

issuing a fee or a credit as a third new ready-for-posting transaction to cover the difference.

21. (Previously Presented) The computer-implemented method of claim 1, wherein the next action is a statement generation.

22. (Previously Presented) The computer-implemented method of claim 1, wherein the next action is a letter generation.

23. - 29. (Canceled).

30. (Previously Presented) The computer-implemented method of claim 1, wherein:

the plurality of accounts comprises a group account and one or more detail accounts

belonging to the group account, the first account is one of the detail accounts belonging to the

group account; and

the posting of the ready-for-posting transactions further comprises propagating the first

updating of the first account to the group account to also update the group account.

31 - 34. (Canceled).

35. (Currently Amended) ~~The computer-implemented method of claim 1, wherein the~~ ~~updating the first account comprises:~~ A computer-implemented method performed for a financial

institution having system resources for posting transactions to accounts, comprising:

a) receiving at a computerized system transactions related to a plurality of the accounts;

b) in response to receiving the transactions, the computerized system:

b1) assigning a lower priority to any of the received transactions that are ready for

posting relative to any of the received transactions that are of a second type of transactions;

b2) processing, with the system resources, the second type of transactions into

transactions that are ready for posting at a higher priority than the ready-for-posting transactions;

and

b3) posting the ready-for-posting transactions, including the second type of transactions that are processed into ready-for-posting messages, in real time to the accounts when the system resources are available;

c) wherein the posting step is interspersable with the processing of the second type of transactions; and

d) wherein the posting of the ready-for-posting transactions comprises:

d1) at a first instance, identifying any of the ready-for-posting transactions that are related to a first one of the accounts and have an effective transaction date within a predetermined first time period;

d2) first calculating a first new balance for the first account based on the ready-for-posting transactions identified at the first instance;

d3) at a second instance subsequent to the first instance, identifying a first new one of the ready-for-posting transactions that is related to the first account and also has an effective transaction date within the predetermined first time period;

d4) second calculating a second new balance for the first account by re-calculating the first new balance with the first new ready-for-posting message included in the re-calculating; and

d5) generating an automatic adjustment, based on the effective transaction date of the first new ready-for-posting message relative to the effective transaction dates of the ready-for-posting transactions identified at the first instance, when there is a difference between the first and second calculating;

d6) first updating the first account based on the first calculating, the second

calculating, and the automatic adjustment by setting up a data structure for an aging chain

of balances for a plurality of existing balances associated with the first account for the

computerized system to perform balance aging on the plurality of existing balances by at

least:

d61) receiving a request ~~to the data structure~~ to update a first one of the

existing balances in the data structure;

d62) moving a first existing value representing the first one of the existing

balances to a second one of the existing balances in response to the update

request; and

d63) replacing the first existing value in the first existing balance with a

value based on the first calculating, the second calculating, and the automatic

adjustment in response to the update request; and,

d7) scheduling a next action on the first account by:

d71) performing in real time the next action on the first account upon

identifying a second new ready-for-posting transaction that is related to the first

account, wherein the second new ready-for-posting transaction is identified prior

to an expiration of a predetermined second time period subsequent to the first

updating; and

d72) performing in real time the next action on the first account upon the

expiration of the predetermined second time period subsequent to the first

updating, wherein the expiration is reached prior to the second new-ready-for-posting transaction being identified;

d8) repeating the scheduling the next updating of the first account for updates of the first account subsequent to the second updating.

36. (Previously Presented) The computer-implemented method of claim 35, wherein the balancing aging on the plurality of existing balances associated with the first account further includes:

moving a second existing value representing the second existing balance to a third one of the existing balances prior to the moving of the first existing value from the first existing balance to the second existing balance.

37. (Previously Presented) The computer-implemented method of claim 1, wherein the one first is a periodic account associated with a time period, and wherein the predetermined first time period is within the time period associated with the periodic account.

38. (Previously Presented) The computer-implemented method of claim 1, wherein one of the plurality of the accounts is a first periodic account associated with a first time period, and some other ones of the plurality of the accounts are created periodic accounts that are of the same type as the first periodic account but with time periods different from each other and the first time period.